

Remarks

Reconsideration of this Application is respectfully requested. Claims 17, 20-22 and 39-61 are pending in the application, with claims 17, 20, 43 and 59 being the independent claims. Claims 17, 20, 40, 42 and 44 are sought to be amended. Claims 13, 16 and 38 are sought to be cancelled without prejudice or disclaimer. Claims 45-61 are sought to be added. These changes are believed to introduce no new matter, and their entry is respectfully requested.

Applicants have made the above Amendment to more particularly point out and distinctly claim the subject matter which Applicants regard as the invention. Based on the above Amendment and the following Remarks, Applicants respectfully request that the Examiner reconsider and withdraw all outstanding objections and rejections.

I. Rejections under 35 U.S.C. § 112

Claims 17, 20-22, 39-42 and 44 are rejected under 35 U.S.C. § 112, second paragraph, as being indefinite. Specifically, claims 17, 20-22, and 39-42 are considered by the Examiner to be ambiguously constructed and indeterminate in scope because they purport to claim both an apparatus and method of using the apparatus in a single claim. Applicants have amended independent claims 17 and 20 such that amended claims 17 and 20 are purely method claims. Accordingly, it is respectfully requested that the rejections under 35 U.S.C. § 112 to independent claims 17 and 20, and their dependent claims 21, 22 and 39-42 be reconsidered and withdrawn.

The Examiner also rejected claim 44 under 35 U.S.C. § 112, second paragraph, as being indefinite. The Examiner stated that language in claim 44 lacks antecedent basis regarding "the specific details" feature. Applicants have amended claim 44 such that "the specific details" feature no longer lacks antecedent basis. Accordingly, it is respectfully requested that the rejections under 35 U.S.C. § 112 to claim 44 be reconsidered and withdrawn.

II. Rejections under 35 U.S.C. § 103(a)

Independent claim 13 and its dependent claims 16 and 38 were rejected under 35 U.S.C. § 103(a) over US Patent No. 5,611,052 to Dykstra *et al.* ("the '052 patent") in view of Official notice taken by the Examiner. Applicants have cancelled claims 13, 16 and 38 rendering this rejection moot.

III. Allowable Subject Matter

The Examiner has allowed claim 43. Applicants would like to thank the Examiner for this allowable subject matter.

IV New Claims 45-61

New claims 45-61 are patentable over the art of record for at least the same reasons as claims 17, 20-22 and 39-44.

Conclusion

All of the stated grounds of rejection have been properly traversed, accommodated, or rendered moot. Applicants therefore respectfully request that the Examiner reconsider all presently outstanding objections and rejections and that they be withdrawn. Applicants believe that a full and complete response has been made to the outstanding Office Action and, as such, the present application is in condition for allowance. If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at the number provided.

Prompt and favorable consideration of this Amendment is respectfully requested.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.



Molly A. McCall
Attorney for Applicants
Registration No. 46,126

Date: 12/26/02

1100 New York Avenue, N.W.
Suite 600
Washington, D.C. 20005
(202) 371-2600

Version With Markings to Show Changes Made

In the Claims:

Please cancel claims 13, 16 and 38.

Please amend the following claims 17, 20, 40, 42 and 44 as follows:

17. (Twice Amended) A computer [based] implemented method of managing a credit application [in a system including a central processor coupled to a communications medium for communicating with a remote application entry and display device, a remote credit bureau terminal device, and a remote funding source terminal device], the method comprising the steps of:

receiving credit application data from a remote application entry and display device;

obtaining credit report data from at least one remote credit bureau terminal device;

selectively forwarding the credit application data [and credit report data] to a first remote funding source terminal device[.];

facilitating [wherein] the first remote funding source terminal device to selectively forward[s] the credit application [and the credit report data] to a second remote funding source terminal device if the funding source associated with the first remote funding source terminal declines to approve the credit application; and

forwarding funding decision data from at least one of the first and second remote funding source terminal devices to the [respective] remote application entry and display device.

20. (Twice Amended) A computer [based] implemented method of managing a credit application [in a system including a central processor coupled to a communications medium for communicating with a remote application entry and display device, a remote credit bureau terminal device, and a remote funding source terminal device, wherein the system processes credit applications for a dealer having a web site], the method comprising the steps of:

receiving credit application data from a consumer through [the] a dealer having a web site;

obtaining credit report data from at least one remote credit bureau terminal device;

selectively forwarding the credit application data [and credit report data] to a first remote funding source terminal device[.];

[wherein] facilitating the first remote funding source terminal device to selectively forward[s] the credit application [and the credit report data] to a second remote funding source terminal device if the funding source associated with the first remote funding source terminal declines to approve the credit application; and

forwarding funding decision data from the at least one of the first and second remote funding source terminal devices to the consumer at the [respective] dealer web site.

40. (Amended) The method according to claim 17, [wherein the system processes credit applications for a dealer having a plurality of dealerships located at different locations, the method] further comprising the steps of:

aggregating data [from each of the] for a dealer having a plurality of dealerships located at different locations; and

providing the dealer with a consolidated report using the aggregated data.

42. (Amended) The method according to claim 20, [wherein the system processes credit applications for a dealer having a plurality of dealerships located at different locations,] the method further comprising the steps of:

aggregating data [from each of the] for a dealer having a plurality of dealerships located at different locations; and

providing the dealer with a consolidated report using the aggregated data.

44. (Amended) The system of claim 43, wherein said program further performs the step of viewing [the] specific details about a dealer that includes whether the lender has a relationship with the dealer.

Please add the following new claims 45-61:

--45. The method according to claim 17, further including the step of forwarding funding decision data from the second remote funding source terminal device to the first remote funding source terminal device.

46. The method according to claim 17, further including the step of allowing the first remote funding source terminal device access to the funding decision data from the second remote funding source terminal device.

47. The method according to claim 17, wherein the method of managing a credit application is accomplished via the Internet.

48. The method according to claim 17, wherein the method of managing a credit application is accomplished via leased lines.

49. The method according to claim 17, wherein the method of managing a credit application is accomplished via telephone lines.

50. The method according to claim 17, wherein the method of managing a credit application is accomplished via a local area network.

51. The method according to claim 17, wherein the method of managing a credit application is accomplished via a wide area network.

52. The method according to claim 20, further including the step of forwarding funding decision data from the second remote funding source terminal device to the first remote funding source terminal device.

53. The method according to claim 20, further including the step of allowing the first remote funding source terminal device access to the funding decision data from the second remote funding source terminal device.

54. The method according to claim 20, wherein the method of managing a credit application is accomplished via the Internet.

55. The method according to claim 20, wherein the method of managing a credit application is accomplished via leased lines.

56. The method according to claim 20, wherein the method of managing a credit application is accomplished via telephone lines.

57. The method according to claim 20, wherein the method of managing a credit application is accomplished via a local area network.

58. The method according to claim 20, wherein the method of managing a credit application is accomplished via a wide area network.

59. A computer implemented method of managing a credit application, the method comprising the steps of:

receiving credit application data from a remote application entry and display device;

obtaining credit report data from at least one remote credit bureau terminal device;

allowing a first remote funding source terminal device access to the credit application data;

if the funding source associated with the first remote funding source terminal declines to approve the credit application and at the direction of the first remote funding source terminal,

allowing a second remote funding source terminal access to the credit application data; and
allowing the remote application entry and display device access to funding decision data
from at least one of the first and second remote funding source terminal devices.

60. The method according to claim 59, further including the step of allowing the first remote
funding source terminal to access funding decision data from the second remote funding source
terminal device.

61. The method according to claim 59, wherein the method of managing the credit application
is accomplished via the Internet.--